

Page 4, line 14, replace with the following line:

5      ---6,144,848 (J. F. Walsh, 11/7/2000); and 6,230,790 B1(J. F. Walsh,  
5/15/2001). In those

Page 4, lines 24 - 25, replace with the following lines:

10      ---asterisks or quotation marks; see "Bar Code Mechanics", 1/28/2002.  
Magnetic ink character recognition (MICR)

Page 5, line 2, replace with the following line:

15      ---Introduction to MICR Technology",

Page 7, line 5, replace with the following line:

20      ---Sakakibara, 2/13/1990). Patent 4,817,135 (J. J. Winebaum, 3/28/1989)  
teaches use of

Page 7, line 26, replace with the following line:

25      ---Serbetciouglu, 2/17/1998); 6,064,990 (K. S. Goldsmith, 1/11/2000);  
6,067,529 (D. Ray,

Page 9, line 13, replace with the following line:

--- such as provision of funds or access to a site on the terms chosen by the  
card holder.

Page 10, line 26 – Page 11, line 1, replace with the following lines:

--- Enterprise Needs", 3/16/2001. The

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Page 14, line 13, replace with the following line:

--- transmit the message or messages, the encoded machine readable  
content of which

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Page 16, lines 6 - 7, replace with the following lines:

--- Tech's Guide to Magnetic Encoding on Cards", January 22, 2002.

15 Page 23, line 10, replace with the following line:

--- Message Card may be suspended in full public view,

20 **Claims:** Please cancel all claims of record, without prejudice or disclaimer, and  
substitute new claims 21 to 31 as follows:

21) A communication apparatus for transmission of a message, disposed therein  
or thereupon, to recipients other than the user, comprising:

25 a) a substrate;

b) machine readable data disposed upon or within said substrate comprising  
commands directing a communication device to transmit said message, and  
additional machine readable commands and additional data disposed upon said